

WARRANTY DEED

BK 0364 PG 0503

THIS WARRANTY DEED made and entered into this day by and between GEORGE P. CORCHIS, JR. and AMY K. CORCHIS, husband and wife, Grantors, and J. SCOTT WATKINS and KATHRYN L. WATKINS, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 16, Cross Winds of Cross Creek, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56 at Page 35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

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STATE MS.-DESOTO CO.
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3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 13th day of December, 1999.



 GEORGE P. CORCHIS, JR.

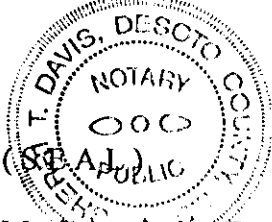


 AMY K. CORCHIS

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, GEORGE P. CORCHIS, JR. and AMY K. CORCHIS, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 13th day of December, 1999.





 NOTARY PUBLIC

My Commission Expires:

MISSISSIPPI STATE NOTARY PUBLIC
 MY COMMISSION EXPIRES 12/31/2000
 FORGE STREET NOTARY SERVICE

ADDRESS OF GRANTORS:

10994 Adreces Cove
 SHARVETER, LA 71106
 Home: 318\834-1161
 Work: 318\741-7823

ADDRESS OF GRANTEES:

1090 CROSSWINDS DRIVE
 HERNANDO, MISSISSIPPI 38632
 Home: 407\909-1101
 Work: 662 - 357-9946

PREPARED BY AND RETURN TO:
 HOLCOMB DUNBAR, P.A.
 P. O. BOX 190
 SOUTHAVEN, MS 38671-0190
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